

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

EDWARD H SONTOWSKI
CYNTHIA SONTOWSKI
Debtor(s)

Case No. 08-23738

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/08/2008.
- 2) The plan was confirmed on 12/08/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/21/2011.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,900.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,009.50
Less amount refunded to debtor	\$453.23

NET RECEIPTS: **\$9,556.27**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,580.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$474.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,054.00**

Attorney fees paid and disclosed by debtor: \$1,920.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE BANK USA	Unsecured	431.00	464.32	464.32	0.00	0.00
CITIBANK	Unsecured	1,500.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	931.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	400.00	NA	NA	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	3,175.47	3,175.47	3,175.47	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	5,703.00	5,703.85	5,703.85	0.00	0.00
DISCOVER BANK	Unsecured	7,733.00	7,733.30	7,733.30	0.00	0.00
DISCOVER BANK	Unsecured	15,964.00	15,964.04	15,964.04	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,515.00	1,515.68	1,515.68	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	622.00	651.18	651.18	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	250.00	275.46	275.46	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	14,148.00	14,148.29	14,148.29	0.00	0.00
FEDERAL HOME LOAN MTG CORP	Unsecured	NA	NA	NA	0.00	0.00
GREENPOINT MORTGAGE CORP	Secured	384.60	384.60	384.60	0.00	0.00
GREENPOINT MORTGAGE CORP	Secured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	420.00	405.43	405.43	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	17.86	17.86	0.00	0.00
KANE COUNTY TREASURER	Secured	NA	5,374.30	5,374.30	147.26	0.00
KANE COUNTY TREASURER	Priority	NA	5,050.82	5,050.82	470.72	0.00
KANE COUNTY TREASURER	Secured	5,281.61	5,281.61	5,281.61	5,163.35	1,340.40
PORTFOLIO RECOVERY ASSOC	Unsecured	13,035.00	13,857.62	13,857.62	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,074.00	4,173.13	4,173.13	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,690.00	13,715.33	13,715.33	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	18,499.31	17,780.63	17,780.63	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	1,197.00	1,197.09	1,197.09	0.00	0.00
SANTANDER CONSUMER USA	Secured	NA	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	344.83	344.83	344.83	343.08	37.46
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	696.00	NA	NA	0.00	0.00
ST ALEXIUS MEDICAL CENTER	Unsecured	232.00	NA	NA	0.00	0.00
US BANK	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,560.07	\$0.00	\$0.00
Debt Secured by Vehicle	\$344.83	\$343.08	\$37.46
All Other Secured	\$10,655.91	\$5,310.61	\$1,340.40
TOTAL SECURED:	\$14,560.81	\$5,653.69	\$1,377.86
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,456.25	\$470.72	\$0.00
TOTAL PRIORITY:	\$5,456.25	\$470.72	\$0.00
GENERAL UNSECURED PAYMENTS:	\$97,197.78	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,054.00</u>
Disbursements to Creditors	<u>\$7,502.27</u>
TOTAL DISBURSEMENTS :	<u>\$9,556.27</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/07/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.